COMPUTER SCIENCES CORPORATION

CL/I--Commercial Loan System



The Problem . . .

For a majority of the Nation's banking institutions, the largest single source of income — either actual or potential — is the commercial loan portfolio. Even the term, "commercial bank," stems from primary emphasis on this form of lending.

Yet, management of the commercial loan portfolio remains the most neglected of all operational areas in the transition from manual methods to more effectual and profitable automated methods of bank management. The concept of an automated commercial loan system incorporating full loan servicing and accounting functions has been questioned by many banks because of the considerable difficulties inherent in the task of designing such a system.

An automated system for effective commercial loan portfolio management must incorporate all the advantages of the individual banker-to-borrower relationships, together with —

- More complete and timely management information for the Loan Committee, loan department administrators, and individual loan officers
- More efficient loan servicing, with a resultingly greater degree of customer satisfaction

Senior commercial loan officers in leading banks have expressed a desire for such an automated system which, they stipulated, must serve the several needs of all echelons of the Commercial Loan Department.

. . . and CL/I DOES — present a using bank with an immediate, low-cost solution to the dilemma of providing management with more complete — and therefore more profitable — control over the loan portfolio



The CSC Solution . . .

CL/I — A Proven Commercial Loan Management and Servicing System

CL/I, with today and tomorrow's third generation computer software manageability, is a comprehensive commercial loan management information and accounting system, producing reports to meet the separate needs of each level of operations concerned with the commercial loan function. It was designed and programmed by CSC for banks whose commercial loan portfolios are of such size and complexity as to require modern management information reporting and loan accounting techniques.

CL/I is a complete information processing and reporting system, compatible with and ready for immediate installation on IBM System/360 machines with a minimum of 64K for DOS. It can be adapted for OS/360.

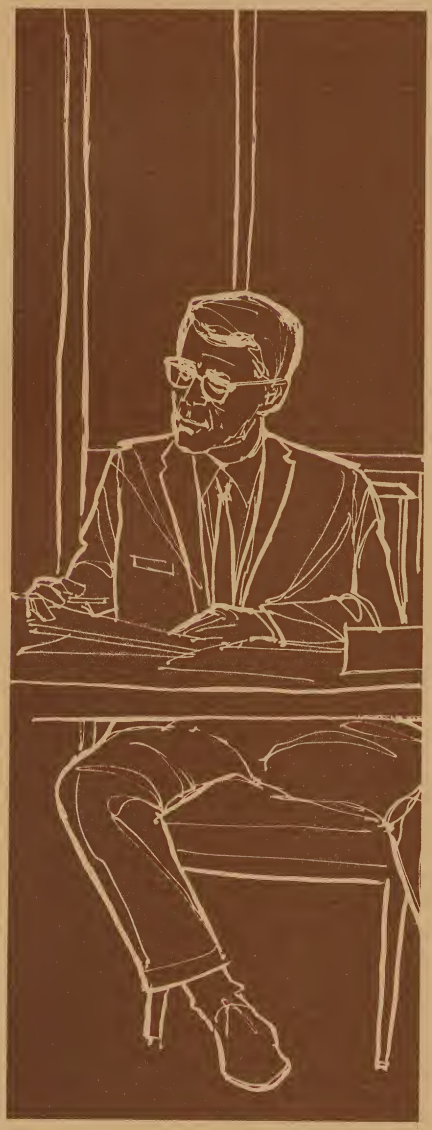
CL/I has these functional characteristics:

- *For The Loan Officer* — Day-to-day operational requirements are met by providing exceptional flexibility in structuring the loan agreement, by producing timely and convenient customer review data in detail, and by incorporating the capability for the notification of key events, such as a note going past due, being due to mature, or principal activity occurring against an account.
- *For Loan Committee Management* — Data essential to a meaningful evaluation of the commercial loan portfolio in terms of risk, liquidity, and diversification is provided in a series of special reports. The Loan Committee thus is better equipped to establish policy, control risk accounts, and provide funds for current and anticipated commitments.
- *For Loan Department Administration* — Administrative responsibility is made less difficult through the production of control reports, which isolate specific segments of the commercial loan portfolio, and review reports on the individual loan officer and the accounts for which he is responsible.
- *For Loan Servicing and Accounting* — Collateral reports, participation data, input controls and audit trails, accounting reports, current status reports, and billing reports (including statements) inherent in the CL/I system operation and its automatic production of those reports enhance the servicing and accounting functions for both bank and customer.



CL/I Benefits . . .

- Loan portfolio management information, from the specific to the general, is timely and accurate. Management decisions pertaining to specific loans, or to the entire portfolio, are based on factual, timely, and complete data.
- Valuable experience from working with automated commercial loan concepts is gained immediately.
- The commercial loan data base begins to accumulate with the first day's operations; irreplaceable loan decision data is retained in a meaningful structure for future reference.
- Future modifications and additions, such as on-line inquiry, profitability analysis, and loan decision models, are vastly easier to implement.
- The developmental time which would be required for a bank to analyze and program a commercial loan system is reduced to just the days required for the CL/I system to be delivered; costs associated with such a development are greatly reduced.
- No new demands are made on the time of an already busy staff for the development of a commercial loan system; conversely, in most banks staff time presently being invested in commercial loan servicing is materially reduced.
- Unparalleled dependability in the performance of CL/I is achieved as the result of its design and implementation by the Nation's most experienced independent computer software firm.
- The low cost of CL/I is made possible by its high degree of generalization, availing it to the widest possible commercial bank data processing market.





ABOUT COMPUTER SCIENCES CORPORATION

The CL/I Commercial Loan System is only one product of Computer Sciences Corporation, a Company whose business is systems and whose "job it is to figure out how to". It mirrors the professional experience of the Nation's leading independent computer software firm.

Since its founding in 1959, Computer Sciences Corporation has become a major source for the development and implementation of computer-based systems. CSC has performed systems analysis, design, programming, simulation, testing, implementation, and facility management services for many of the Nation's leading computer users. Its clientele includes a substantial number of the "Fortune 500" companies, every major manufacturer of computer hardware, large civilian and military agencies of the Federal Government, and leading private institutions.

Without compromising the most rigid of standards, CSC has assembled one of the largest staffs of professional data system specialists in the world. The CSC technical staff represents the highest level of experience and education among comparable organizations in the information sciences. Leading technically-oriented staff members are at the MA, MS, and PhD levels.

Seasoned management personnel include former presidents of leading corporations in the information sciences field, civilian governmental officials, senior military commanders, and managers of large computer-oriented complexes.

On any basis — technical superiority, efficient and prompt performance, number of working systems designed and programs completed, dollar volume of business, financial responsibility, or by other meaningful comparison — Computer Sciences Corporation leads its field.



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